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How To Counter A Depression? Two Ways Neither Really Good

The monetary system in this country, deliberately but mistakenly adopted by the people of the United States, involving as it does a plain violation of the Law of God, is the cause of booms and of depressions.

The cause of the booms is the issuance of fiduciary media in one way or another; (there are several ways). The consequences of that folly (sin) are varied. But for such a boom, based on an

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increase in fiduciary media, there are only two destinations possible: (1) continuous increase in fiduciary media which ends in *complete economic collapse;* or (2) a discontinuance of putting out fiduciary media which means a *temporary depression.* It is either/or; one or the other.

In the United States people presently think only of attempting "solution" numbered (1), that is, they think of following that course, *because they have never yet followed it to the end of the road, namely, to complete collapse.*

The United States has heretofore followed route numbered (2), that is, a periodic backing away from putting out fiduciary media and even temporarily reducing the quantity; that has given the people of the United States actual experience with temporary depressions and their attendant effect, unemployment. Our United States experience is not broad — it does not cover *both* (1) depressions and (2) collapse from continuous inflation, but *only* depressions.

In fact, we could not, before 1934, have had *continuous* inflationism in the United States by putting out more and more fiduciary media, because United States banking law at that time prohibited putting out *unlimited* quantities of fiduciary media. The country was then on a gold standard, permitting a *variable* quantity of fiduciary media but only *within gold reserve limits.* That variability should not have been permitted, but fortunately *unlimited* inflationism was prohibited by law.

Imagine a farmhouse kitchen with two stoves, and a child of one and a half years in the kitchen. One stove has been used regularly, but the other not. The child has, let us say, several times been burned by touching the used stove. He develops a great apprehension about being burned again by touching *that* stove. He stays away from it. But assume that the second stove is used for the first time. The child has previously touched this stove without being burned, and he is not afraid of it. He toddles up to it and touches what has not hurt him before. But now he learns that the second stove can hurt him, too.

The people of the United States are children who are like the farm child. The only "stove" they have touched and by which they have been burned is the "depression" and "unemployment"

stove. They have not been burned by the "unlimited inflation" and the "social and economic collapse" stove.

Imagine another farmhouse in which the kitchen stoves have been used in reverse order. Suppose the young child in that kitchen has had the contrary experience; he has been burned repeatedly by the stove which in the first house was unused. But he has never been burned by the stove of the kind which first burned the child in the first farmhouse. The reaction of the two children towards the two stoves will be exactly opposite. The people of Germany are, as we shall indicate later, like this second farm child; they have touched this second stove twice already, and they have indeed been burned by unlimited inflation.

The people of the United States are moving toward a genuinely new experience. They are determined not to be burned again by a "depression" and by "unemployment." They are determined to try unlimited inflationism, which they *can* experiment with now, because we are no longer on a gold standard. They are touching the second stove, confident that they have a better program, and hoping of course that they will not be burned. However, we citizens of the United States are provincial and even parochial in our thinking. There are other nations in the world which have been getting burned by the "other stove."

The January 1958 issue of *Lloyds Bank Review* (London) has an article by Jossleyn Hennessy, entitled "The Free Trade Area Through German Eyes." Lloyds is one of the great banks in England. The article by Hennessy discusses the new "common market" which is being organized on the European continent by France, Italy, West Germany, and the Low Countries. In that article Hennessy makes a statement which we shall be quoting. The quotation indicates that of the two penalties for putting out fiduciary media Germany has had more experience with unlimited (runaway) inflation and less with unemployment, but that England has had more experience with unemployment and less with runaway inflation. The Germans, having been "burned" by inflation do not wish to touch it; if they must be burned, they wish to be "burned" by unemployment. But the British, having been "burned" by unemployment do not wish to touch it; if they must be burned, they wish to be "burned" by inflation. We quote Hennessy as follows (page 37):

> Here we touch on another difference in British and German experience which results in diametrically opposite approaches. The outlook of the British worker is conditioned by memories of unemployment between 1929 and 1933. No price, even inflation, it would therefore seem, is too heavy to ensure full employment. The outlook not merely of German workers but of all Germans is conditioned by memories of two inflations which wiped out all values. No price, even unemployment, is therefore too heavy to pay in order to preserve the currency.

Which route is the United States now following? It is the British route. If we had had the German experience ourselves, we might follow the German route. Our "experience" is not yet broad enough to teach us the consequence of the unlimited inflationism route. But we shall learn. We are toddling up to the "other" stove.

As readers know, in PROGRESSIVE CALVINISM we favor neither route. It is not necessary to choose between those two evils. Why not end this fiduciary media business entirely. Why not put the axe to the tree? Why not eliminate this sin of more and more fiduciary media — tree, root, branch and all. Why not approach the problem intelligently and scripturally and honestly? *Then, neither penalty will accrue.* The penalties of issuing fiduciary media have been pointed out as long ago as in 1914, when Ludwig von Mises put out the most basic text yet written on monetary and credit problems entitled *The Theory of Money and Credit,* (presently available, with a supplement, in English from the Yale University Press, 1953).

Complex, But Defective, Explanations Of Inflation

A recent article in a stock broker's fortnightly publication has the title, "Causes of Inflation."

The title itself should be sufficient to alert any reader. It contains the word "Causes," which is plural. There is, in the final analysis, only one cause of inflation, namely, the issuance of fiduciary media.

Readers should become aware of an important distinction which it has become necessary to make between *inflation* and *inflationism*. Inflation as the word is now usually but erroneously used is a *consequence;* inflationism, a newish word, is a cause. Inflation is now generally taken to mean rising prices, the result of something; inflationism is the word now used to designate putting out fiduciary media which causes the rise in prices. If one is to eliminate inflation, namely, rising prices, then one must turn to the cause of rising prices rather than to try to suppress the appearance of the consequences.

There is an objection to making this distinction between inflation and inflationism. The word inflation should really apply to the issuance of fiduciary media and not to rising prices. It is because the word has latterly come to be understood as pertaining to the result that it appears desirable to find a new word to designate the cause. Really, our position should be that inflation is not rising prices but is itself the putting out of fiduciary media; that is what inflation originally meant. The word for the *cause* has been transferred to the *result*. That is very unfortunate.

In what follows we are quoting the stock broker's review (in italics) followed by our comments (in brackets).

Causes Of Inflation

"*What explains this persistency of inflationary pressures during the last decade, and even now* [early in 1958] *that we are witnessing an interrupting of the growth pattern of our economy? A thoughtful analysis of the biases toward inflation, or at least against deflation, that have developed since 1945 was presented late last year to the American Economic Association by Dr. James W. Angell.*"

[Readers should note that the words *inflation* and *deflation* are here used erroneously to describe certain *consequences,* either rising prices or declining prices; that explains why we have just distinguished between inflationism and inflation.]

I

"*Prominent among the forces potent at the beginning of this period were the debt-management policies of the Treasury preceding the 1951 accord with the Federal Reserve; the insistence on maintaining high prices for Government issues against a background of the*

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war inheritance of a huge Federal debt and an enormous pent-up demand for civilian goods could only be inflationary."

[The "debt-management policies" of the government to which reference is here made had the purpose of holding up the price of United States government bonds. If those so-called "debt-management policies" had not been followed, the price of government bonds would naturally, and properly, have dropped substantially below par ($100). In order to prevent that, the United States government kept pressure on the Federal Reserve Board to keep interest rates low so that bond prices would not decline. That idea may appear obscure to those not acquainted with the factors which determine the prices of so-called "safe" bonds. Let us assume that the bonds were issued at par with a 3% interest rate. Assume further that two years later there is such a demand for loan money that any new bond being put out will carry a higher, or 4%, interest rate. What will the old holders wish to do? They will wish to sell the old 3% bonds and buy the new 4% bonds, in order to get the 4% rate. Obviously the consequence will be that the price of the 3% bonds will drop. The uninitiated might expect it to drop from $100 to $75, because in order to obtain the same 4% on the old bonds as is now available on the new bonds the old bonds ought to sell as cheaply as $75. (Three dollars on the old bond re-priced at $75 also yields 4%. Actually the price will be considerably higher for reasons which are not pertinent in this connection.) In order to prevent a decline in bonds put out at a low interest rate during the war the government after the war induced the Federal Reserve Board for a while to follow easy credit and low interest rate policies which would hold up the prices of the war bonds. The principal means of doing this was to keep interest rates artificially low.]

[The crucial question is: how did the Federal Reserve Board keep the interest rates low? Essentially by one simple program — by not obstructing the issuance of more and more fiduciary media.]

[What Angell has done in his "explanation" is to list a secondary cause rather than the primary cause of inflation.]

II

"Then there was the impact of the voracious reconstruction demand of other countries."

[There was no reason for this to cause rising prices, if such construction had been financed only by actual savings. Insofar as reconstruction in other countries was associated with rising prices it could only be because more money was provided than was saved, that is, fiduciary media was issued. If only as much was provided as had been saved, prices would not have risen because the increase in the purchases by the borrowers would have been fully offset by a decrease in the purchases by the lenders.]

[Again Angell is only referring to a secondary cause and not the primary cause.]

III

"*Throughout this era, and unlike the previous two factors apt to continue for the foreseeable future, the international policies of the Soviet Union forced this country to undertake a tremendous volume of defense and mutual aid spending.*"

[Spending for defense and so-called mutual aid would not be inflationary if they were financed by taxes rather than by issuance of fiduciary media. Grant that the government might have spent enormous sums on defense and so-called mutual aid. What it taxed away from its citizens would have resulted in as great a decrease in purchasing power by the citizens as the increase in spending by the government.]

[Again Angell is only referring to a secondary cause and not the primary cause.]

IV

"*Great surges of technological innovations have periodically increased the demand for capital goods and hence the short-run pressures on resources.*"

[The "great surges of technological innovations" do not cause inflation unless they are financed by issuing more fiduciary media.]

V

"*The downside inflexibility of many types of costs and the introduction of non-price forms of competition provide further elements of resistance to downward price adjustments.*"

[Angell here refers undoubtedly to the inflexibility of wages on the downside, because of union coercion. As we have made clear previously, the consequence of inflexibility of wages on the downside, and even worse of upward pressure beyond the actual increase of production, has been that wages have repeatedly been above the free-market level.]

[The consequence of that, inescapably, is chronic unemployment.]

[Neither inflexibility in price structures nor chronic unemployment in themselves cause rising prices in general. As we have explained previously, the dangerous safety valve being used now against uneconomic wage increases is the issuance of more fiduciary media so that prices are increased in order to offset the uneconomic wage increases.]

VI

"*But most important probably is the effect of the relatively small increments to the labor force resulting from the low birth rate of the 1930s against a generally strong demand for manpower. This population gap has enabled labor unions in recent years to enforce repeated direct wage boosts and fringe benefits without too much regard for increases in productivity or for fluctuations in output.*"

[This reason ascribed to Angell is fallacious. Neither the size of the population nor the increment of population has an influence on the price level of the kind he describes. The number of people in Canada is much less than in the United States. If smallness of population or increment to population were factors in causing general inflation of prices, then Canadian prices would be higher than United States prices.]

[It is correct, and it is well known to economic historians that a shortage in the labor supply will make labor *relatively* high priced and other cost factors correspondingly low. And vice versa, a large labor supply accompanied by a scarcity of other cost factors will make labor *relatively* cheap. But that is something entirely different from a *general* increase in all prices caused by an alleged labor shortage.]

VII

"*And the growing relative importance of service jobs within total employment has exacerbated the impact of wage costs as wage rates*

in the service industries are influenced importantly by the scale of union wages while productivity in this field is often static."

[This is a variation of the preceding argument numbered VI. It merely alleges that wages will constitute a larger part of total costs. But then, if no fiduciary media are issued, the costs other than wages will decrease so that the *total* is not affected. There will be no *general* increase in prices.]

The reason why we have presented the foregoing is to show that there are all kinds of reasons given for rising prices (inflation, as a consequence). Some of these reasons are merely secondary causes controlled by the one basic cause of putting out more fiduciary media. Others of these reasons are fallacious and are, after brief reflections, realized to be erroneous.

There is only one genuine cause of inflation (generally rising prices), namely, inflationism (increase in quantity of fiduciary media).

As we have made clear previously, when the program of issuing fiduciary media is reversed and fiduciary media are withdrawn, then the consequence is a depression accompanied by unemployment.

Has there been any reduction in the quantity of fiduciary media recently? Consider what has happened to Loans of the Reporting Member Banks of the Federal Reserve System (*Survey of Current Business,* United States Department of Commerce). Figures in boldface indicate the boom years.

Loans At End Of January In Recent Years

(In Millions Of Dollars)

Year	Total Loans	Increases Compared To Preceding Year	Commercial, Industrial And Agricultural Loans Only
1953	$38,687		$23,011
1954	39,963	$1,276	22,638
1955	40,483	520	21,926
1956	47,741	**7,258**	26,260
1957	51,776	**4,035**	30,260
1958	52,245	469	30,638
3-8-58			30,241

When the Federal Reserve Board decided *wisely* to halt the increase in that part of fiduciary media which consisted in loans by member banks, the "depression" came on. The big increase in loans occurred in 1955 and 1956, $7,258,000,000 and $4,035,000,000 respectively. That was the boom. In 1957 the increase was only $469,000,000. (Since January of this year there has been an actual decline in commercial, industrial and agricultural loans *only*. This subclassification is the only one for which we have data as recent as March 8.)

Increases in *bank loans* of a fiduciary media character are not the only way to inflate the money supply. Another way is to increase the government debt.

Testimony In A Mohammedan Country Against Public (Government) Sin

Throughout the world both the "developed" and the "underdeveloped" countries are experimenting officially with violating the Law of God by putting out fiduciary media — fictitious money. (Putting out fiduciary media is a gross violation of the Law of God; see PROGRESSIVE CALVINISM, October 1957 and later issues.) To our knowledge no *Christian* denomination anywhere in the world has ever protested against a government putting out fiduciary media. Strange, is it not?

Presumably the churches should proclaim the Law of God. If they do that, they should also get down to cases and make applications of the Law of God to specific cases. Why should they not put forward a syllogism such as the following:

Theft is contrary to the Law of God.
Putting out fiduciary media is theft;
Therefore, putting out fiduciary media is contrary to the Law of God.

Or, they might become even more specific, and then the syllogism might read:

Putting out fiduciary media is contrary to the Law of God.
The XYZ Country is putting out fiduciary media;
Therefore, the XYZ Country is acting contrary to the Law of God.

No Christian church to our knowledge makes pronouncements of that sort, probably for several reasons: (1) they do not understand what fiduciary media is; (2) they erroneously misinterpret with unbelievable naivete the statement, The powers that be are ordained of God (Romans 13:1), and foolishly believe that whatever a state does should be submitted to; and (3) many "spokesmen" for the churches do not really believe the Law of God; some have substituted for it an imaginary interpretation of the "purpose" of the Law of God rather than the "substance" of the Law of God; in regard to the ethical part of the Law of God, these churchmen consider the purpose of the Law of God, namely, Thou shalt love thy neighbor as thyself, as being something different from, Thou shalt not kill, commit adultery, steal, lie and covet. But the statement, Thou shalt love thy neighbor as thyself, has no trustworthy meaning *unless it is defined in terms of the ancient Hebrew Decalogue.* If it has a meaning independent of the Hebrew Decalogue, then that meaning given to it is almost certainly destructive.

The National Bank of Egypt operates in a Mohammedan country ruled by a dictator. Egypt is one of the so-called "underdeveloped" countries. This bank puts out a monthly *Economic Bulletin.* Everything considered, this bank *Bulletin* is worthy of extraordinary respect.

We quote the first paragraph in the last *Bulletin* in 1957 (Volume X, No. 4, Cairo).

> Mr. Leon H. Keyserling, former Chairman of the Council of Economic Advisers to the President of United States, was recently in India and delivered a speech to members of parliament in which, among other statements, he expressed the opinion that "no amount of financial juggling can take the place of insufficient physical resources" and that "neither any mere re-sharing of an existing physical product nor any mere regulation thereof can take the place of expanding production and rising productivity" (we quote from the "eastern Economist"). These were harsh words of which the first part at that time had already been admitted by responsible Indians

> themselves, since the *futility of the attempt to carry out the second five-year plan by deficit financing* [our italics] had been recognized and the plan was already in the process of being cut down to the "hard core." The second statement was obviously directed straight against the semi-confiscatory taxation introduced in an attempt to remedy the shortcoming and dangers of deficit financing. . .

Mr. Keyserling who is quoted is certainly not a sound economist but a dangerous one; nevertheless what he is here interpreted to have said is better than what the churches say. And note the *Bulletin's* own additional statement:

> Whether Mr. Keyserling was fully aware that the central idea of all planning for the purpose of creating a "classless society" has been the deficit financing, i.e., a ruthless printing of money in order to destroy gradually all private wealth, we do not know.

Here at any rate is the research staff of a national bank in an "underdeveloped" and Mohammedan country which knows what is taking place. It merely states what should be obvious to all, namely, putting out fiduciary media not only will not help a people, but it will ruin them.

India is on the road to ruin. As a nation its policies, under the leadership of Nehru, are evil and directly contrary at every critical point to the Law of God. Does any Christian church protest? Or, if it does not protest, does it prophesy? Does it prophesy the ruin of India as the prophets of Israel prophesied against the sins of ancient Israel? We have not heard a word of it anywhere. The churches have become apostate. They no longer *basically* believe in the Law of God. Instead of obeying specific commandments, the churches have taken to prattling meaningless, alluring and deceptive words about "love." Religious prophecy for the present world dies when the Commandments of God are ignored or suppressed.

A secular bank in a Mohammedan country today comes closer to true prophecy than the Christian churches!

The Dilemma Of All Men Who Reject The True Law Of God

Men must live in society. To live in society requires some kind of political organization. That political organization must be monarchic, aristocratic or democratic-republican. Either the king rules, the nobles rule, or the people rule directly (democracy) or indirectly (republicanism). The United States is a republic.

None of these forms of government itself is a sure protection against tyranny. A good king may not be a tyrant, but who is to guarantee that the king will be good. The nobles of a society are (assumed by definition) to be the wiser and better men, but who can guarantee that the nobles will always be good; history does not support the thesis that the government of aristocratic societies has always been good. Neither is democracy nor republicanism a guarantee against tyranny. Athens was a democracy and condemned Socrates to death. Or, as a more modern example of democratic tyranny, consider the government under the French Revolution. Justice and freedom are no more to be expected in a democracy or a republic than in a monarchy and an aristocracy, *but for one exception.*

If the people discover that they are *hurting themselves* by the wrong policies, they can, in a democracy or a republic, quickly rid themselves of injustice and tyranny. If the victim *can* act, he can free himself at will. Presumably man's effective self-interest makes democracy more responsive to correction than monarchy and aristocracy. It is unrealistic, however, to believe that the people as a mass are wiser than monarchs and nobles. The advantage of democracy and republicanism lies in something different from wisdom — namely, in the *self-interest* of the voters, which can be effective because it is not frustrated by a monarch or by a class of nobles.

John Calvin reasoned differently. He too was in favor of democracy (probably an aristocratic variation rather than *universal* suffrage). In support of his view he quoted *Proverbs* by Solomon, "In the multitude of councillors there is safety" (Proverbs 11:14b and again 24:6b). "Multitude of councillors," according to Calvin, would point to democracy. Obviously, the emphasis in that

case would be on the *wisdom* of the voters. It may well be doubted that "multitude of councillors" refers to democracy. And obviously, it is contrary to common observation that the mass or average of mankind is wise. But their *self-interest* will make them favor by experience if not by foresight what is good for them. Therein lies the "wisdom."

Whoever recognizes the significance and effectiveness for good of self-interest will therefore probably be a democrat or republican. In Progressive Calvinism we are not monarchists or aristocrats but democrat-republicans; we accept and promote the republican principle, when we must choose between monarchy, aristocracy and republicanism.

But in a more fundamental sense we are neither monarchists nor aristocrats *nor republicans*. We are instead *Law-of-God* men in all political matters.

This came home to us anew when we read recently a book review in the *Wall Street Journal* under date of March 21, 1958. Bertrand de Jouvenel, the French political writer, has written a book entitled, *Sovereignty: An Inquiry Into The Political Good*. This book was reviewed by John Chamberlain.

The problem to which De Jouvenel addresses himself is the obvious one: is not the tyranny of a people as bad and as probable as the tyranny of a tyrant or of an aristocratic class? If the answer is *yes*, then there is not much to be said for democracy after all.

Chamberlain writes in his review:

> . . . to Bertrand de Jouvenel the American Revolution merely succeeded in substituting one tyrant for another. For the "divine right" of a Hanoverian king, the American Constitution substituted the absolute right of King Majority.
>
> It does not matter that there are enumerated areas, touched upon in the Bill of Rights as well as in the main body of the Constitution, which are supposed to be "guaranteed" against the manipulation of 51% of the House

> and the Senate. Nor does it matter that the amending process and the Presidential veto put special blocks in the way of absolute majority rule. The principle remains the same no matter what the mechanism for change: Rights once supposed to be "natural" and "inalienable" can be revoked if enough people want to do it.
>
> Thus, in Bertrand de Jouvenel's estimation, the West, in pursuing liberty, has boxed itself in. Paradoxically, it now has less liberty than it had in medieval times, when kings walked warily lest they provoke the church or lest they stir up their more powerful baronial retainers.

Chamberlain goes on in his review to disagree in part with De Jouvenel.

What is De Jouvenel's idea of how to be effectively defensive against tyranny of the people by the people? He turns to the well-known idea of "natural light." As Chamberlain puts it, De Jouvenel wishes men to put themselves under the obligation of trying to live by the divination of a "natural light."

Chamberlain asks who is to interpret that "natural light." He adds that in essence the founders of America appealed to just that when they spoke of certain "truths" as "self-evident." Undoubtedly, Chamberlain is right: the founders of the United States did not consider a majority vote — pure democracy or republicanism — to be the ultimate device for protecting justice and liberty. Behind the majority vote they considered there would be some higher principles — some "self-evident truths."

What are those "self-evident truths"? Our answer is: the *Law of God*. Any government which is genuinely based on the Law of God is a good government, whether the *form* of that government be monarchic, aristocratic or democratic. Any government disobeying the Law of God is evil, whether the *form* of that government be monarchic, aristocratic or democratic.

In Progressive Calvinism we have, it should be expressly noted, a great advantage over the "natural light," or "natural law" or "natural rights" thinkers. "Natural light," "natural law" and "natural rights" are vague terms. They are seldom expressly

put into words. Indeed, as an exercise set yourself the task of simply and plainly formulating the "natural rights" which you think you have, and which you will declare you believe are based on "natural law" or on "natural light." You may formulate them differently from the Second Table of the Law, but analysis will reveal that they are in fact based on the Second Table of the Law.

In Progressive Calvinism our significant advantage is that we are explicit. We are not vague at all. When others talk about natural rights, natural law and natural light we talk instead only about the Law of God. That is specific, unequivocal, universal, revealed. It is simple:

1. You have all freedom; except
2. You may not injure your neighbor by violence, theft of wife (husband) or of goods, or by fraud;
3. You may not resist evil by employing the same evil, even though your neighbor has injured you first;
4. You must exercise a Biblical amount of charity; and
5. You must try to help your neighbor by showing him, not only how to keep his thinking straight on current practical matters, but also on the ultimate framework of all life, especially his relation to the Creator of the world, or as the churches put it, *the gospel;* that must be proclaimed to all men. If they reject your good services in this regard, that will be their own responsibility; not yours. But do your duty to proclaim it!

That is, for us, all the content that can realistically be given to "natural light," "natural law," or "natural rights."

If you can be more simple, explicit or complete in formulating *the ultimate principles on which a good society must be organized,* we shall be glad to publish your shorter, better, clearer and more complete formulation.

To all men who are in a dilemma in regard to political organization — whether it should be monarchic, aristocratic or democratic-republican — we say: *why not get your ultimate bearings from the Law of God?*

To such men, however, if they are secular thinkers, we wish to voice a warning: do not accept what is taught in many churches as being a strictly Biblical interpretation of the Law of God. What is taught in many churches in the field of ethics and practical conduct is indubitably contrary to the Law of God, *correctly interpreted.* Words advocating sanctimony — pious hypocrisy — have often been substituted for the plain Law of God.

Selfishness, A Term Violating Occam's Famous Rule

There are in an average-sized Bible 800 pages devoted to the Old Testament and 250 pages to the New Testament, a total of 1,050 pages. The total number of words is probably in the neighborhood of 420,000.

Neither the noun *selfishness* nor the adjective *selfish* appears even once in all these 1,000 pages and 420,000 words.

Cruden's well known *Concordance* of words which appear in Scripture does not show either *selfish* or *selfishness.* The words are not in the Bible!

Nevertheless in this age *selfishness* is considered a great sin, a pervasive sin, the characteristic sin of all men. Is it not strange that Scripture does not once mention this "sin"?

Someone may counter by saying that *selfishness* is a more modern name for a very old sin or sins. We might ask: Which old sin or sins? And then we ask further: Why not retain the old name or names?

There is something about this word *selfishness* and what it means which can throw an unusual amount of light on a certain "kind of approach." This is readily explained.

William of Occam, the famous Nominalist, had an expression, *Entia non sunt multiplicanda praetor necessitatem,* which means, "Ideas (and words) should not be multiplied beyond necessity." Apply that rule to the word *selfishness* and the idea of selfishness.

It then becomes apparent that *Entia,* that is, ideas and words, have been unnecessarily multiplied. If there were already ideas and words in olden days for *selfishness,* then it was a mistake to add

a new word; indeed, we agree with Occam, why multiply words! Why not retain the old ideas and words? It is far simpler; additional words for the same idea can only cause confusion.

If someone alleges that it is not a question of multiplying words, but that an important new *idea* is involved and that that new idea required a new word, and that selfishness is the term chosen to describe that new idea, then the question should be asked, exactly what is the new idea? Is it something added to Scripture? Did more than a thousand pages of closely printed matter fail to disclose the idea? If selfishness is sin, and if what the Ten Commandments forbid is sin, then which of the Ten Commandments does selfishness violate? Or does it violate several or all of them? Further, if it does violate all of them, why speak of them collectively? Why not individually?

Have you ever heard of a man tried in a church court on an indictment of selfishness? If selfishness is a definable term, or not merely a duplicate term, why have men never been tried on that charge? Or is there any civil court which tries cases of selfishness? We know of none. The use of the word *selfishness* by churchmen constitutes a damaging form of semantics.

With the foregoing as a background it is possible to make clear in a simple way a fundamental characteristic of PROGRESSIVE CALVINISM. In regard to the Ten Commandments we are Occamites. We do not say we are Occamites in the sense that we accept all of the ideas of William of Occam. But Occam's "approach" to problems, his mental habits, his idea on how to solve problems, are the same as we are disposed, 600 years after his day, to apply to the Ten Commandments. With Occam we say, in regard to the field of action (that is, the field of conduct, the field covered by the Ten Commandments), do not multiply *entia,* do not multiply words and/or ideas; stay with the specific Ten Commandments; do not "multiply" words or ideas "beyond necessity." Therefore, never add anything to the Ten Commandments; therefore, indeed, do not add selfishness to the Ten Commandments. If selfishness is forbidden by the Ten Commandments then stay with the specific prohibitions in the Commandments. If selfishness is something added to the Ten Commandments, then the addition is valid only on the assumption that the Ten Commandments are defective.

Scripture declares that the Ten Commandments were written in tablets of stone by the finger of God.

Moses declared to the Israelites that their uniqueness consisted in the fact that they had the most superb and unequaled Law. Christ declared he had not come to destroy the Law but to fulfill it; He also declared that heaven and earth would pass away before one "jot or tittle" of the Law would pass away. Are these Ten Commandments nevertheless defective? We dispute that; we consider the Ten Commandments to be the perfect Law. We object to anything being added or subtracted from it. For us it is complete and final. In regard to the Law, we recite after Occam, *Entia non sunt multiplicanda praetor necessitatem.* Therefore, do not add *selfishness* to the Law of God.

That is our "approach," our methodology in ethical matters. But, of course, that is merely a method, a temperament, a slant on how to solve such problems. A "method" does not substantiate or refute the propriety of the use of the word or idea of *selfishness.* The idea of *selfishness* needs examination and analysis. We propose to do that in the remainder of this issue and in succeeding issues.

Readers who have read the first three volumes of PROGRESSIVE CALVINISM will at once realize that we are reverting to our original theme, to wit, brotherly love or neighborly love (terms which we use interchangeably). See especially Volume I, the issues of February, March, April and May, 1955. However, we shall not repeat what was presented there, but make a quite different analysis; in this instance we shall make an approach based on "reason" rather than the earlier approach based on "authority." It will become apparent that "reason" and "authority" agree.

As we shall be proceeding on the basis of "reason," we shall begin with elementary ideas which consequently are very fundamental. If we seem to begin far afield, it will eventually be obvious that we have not wandered unduly.

One problem to which we address ourselves is, *Is selfishness sin?* Another problem is, *Is it even possible to avoid selfishness?* Another problem is, *Is selfishness a first principle of morality,* as Baruch Spinoza declared?

Our answers are:

1. Selfishness* is not sin;

2. It is not possible to avoid selfishness;

3. Selfishness is the first principle of morality, not merely according to non-Christian philosophers, but also according to reason *and* Scripture.

The Boy Who Would Play Only Basketball

Jimmy Crane, 16, was not very well liked by his schoolmates. Nevertheless, Jimmy was an excellent *basket*ball player; he could throw baskets with extraordinary skill.

But if Jimmy's friends wished to play *base*ball, Jimmy "withdrew," as the psychologists would say. He then usually said that he had something else that he had to do, and he would argue in favor of playing *basket*ball in season and out of season; in short, if there was to be a game, then as far as Jimmy was concerned it was going to be basketball or nothing. If the decision was against basketball he would become sullen and go home.

The fact was that although Jimmy was a good player at basketball he was not a good player at anything else. In basketball he could and did shine as a star. In other games he was either an inconspicuous player or a below average player.

Jimmy's eagerness to play basketball and his unwillingness to play anything else manifested a grave psychological and character defect. He was an egoist at heart, proud, greedy of honor, of praise and of attention. He craved acclaim. If he was not sure he could get that in a particular activity, he refused to participate in it. He was active only in what he could do well; regarding everything else he had a "psychology of adjustment" which consisted in "withdrawal" from that activity.

The psychology of Jimmy is something that Scripture condemns and warns against in the strongest terms. *Pride* is the supreme character fault, according to Scripture.

*The term *selfishness* will be more extensively defined later.

The basic criticism by Karl Marx and the socialists who followed him is that the advocates of capitalism have the same psychology as Jimmy had; however, where Jimmy's "adjustment" to the activities of life was foolish and contrary to his real interests, the "adjustment" of capitalists according to Marx is brutal, dishonest and unfair.

Few people understand the extent of the indictment of capitalism by Marx; for him the most fundamental premise underlying capitalism, namely, liberty, is unqualifiedly evil; for him, liberty is an evil because liberty is good for the strong as basketball was good for Jimmy; but contrarily, liberty is bad for the weak as baseball was bad for Jimmy.

The Socialist Attack On Liberty

Let us divide mankind into the two classes that Karl Marx divided men, namely, into the classes of the strong and of the weak; or on a slightly different basis, the classes of the wise and of the foolish. These two classes play out their game in the economic sphere, in the sphere of the relationship of men to things and of men to each other.

The question is: what should be the rules of the game? Or of the fight? Or of whatever metaphorical word you wish to select?

That question was answered in the Two Tablets of Stone on which the Ten Commandments were written, which Moses brought down from Mt. Sinai 3,300 years ago. Moses answered the question by saying that everybody should have an equal opportunity, that is, should have liberty, *except* there was to be no freedom to coerce, lie or take what belonged to another. Supplementarily, the Ten Commandments required forbearance, charity and attempts to persuade others to do what is supremely wise and good. Liberty plus prohibition of specified evils constituted the rules of the game, according to the Decalogue for which Moses made the stupendous claim that the Ten Commandments were written with the finger of God. Either these Commandments are consequently unchallengeable or else they are a shameful fraud.

For Marx, the Ten Commandments were the latter, a disgraceful fraud and a wicked evil.

Once understood, Marx's indictment is genuinely a serious one and apparently is not easily answered by most people.

This is Marx's case against Moses (and, incidentally, against *laissez-faire* capitalism). He in effect asks, why do business men and property owners want liberty? Why do they demand rewards according to performance? Why do they say only, To each according to his ability and according to his production, rather than "from each according to his ability to each according to his need"?

Capitalism is genuinely based on the principle, To each according to his ability. Socialism is based on the contrary principle, From each according to his ability to each according to his need.

What is, according to Marx, morally wrong with the principle, To each according to his ability?

Here is Marx's answer: The strong want liberty *because they know they themselves can win.* They sense their strength. They sense the weakness of the others. They want liberty so that in the economic "contest" they can win. They know that if the game is to be played out on the basis of strength and ability they will come out on top. They know that the weak and less competent will come out at the bottom. They want liberty only for one reason — it gives them an unfair advantage for winning over against the weaker. In other words, the demand for liberty is not a good thing but a selfish and evil thing, an attempt to get "rules for the game" for their own advantage over others.

Liberty, then, according to Marx, is for the strong and the able what basketball was to Jimmy Crane. Jimmy wanted the game itself to be of a character so that he could win and shine as a star. Similarly, for the strong in life, they want liberty as the rule for their game so that they can surely sin. They do not want liberty because liberty is good in itself; they want liberty because liberty gives to them who are strong the opportunity to exploit the weak who are helpless over against them.

Liberty, according to this view, is the selfish and unfair demand of the strong which has the unbrotherly intention of taking advantage of and grinding down the weak.

On the basis of the foregoing indictment of liberty by Marx, liberty is an abominable thing.

Further, it follows from Marx's argument that Moses was a transmitter of an immoral law; moreover, *laissez-faire* capitalism (*laissez-faire* capitalism meaning nothing more than *free* capitalism, based on the Second Table of the Ten Commandments) is also immoral.

Let us summarize the situation regarding Moses and Marx as lawgivers: (1) they are the world's two most fundamental lawgivers; (2) what they taught is not reconcilable; (3) one must be a great and a good lawgiver, and the other a base and an evil lawgiver.

Who is the great and good lawgiver, and who is the base and evil lawgiver?

Who is the true defender of the weak and the less wise?

Moses, or Marx?

Who is the criminal, undercover and deceitful assister of the powerful and the crafty?

Moses, or Marx?

Incidentally, have you ever heard this *issue* between Moses and Marx candidly discussed in the pulpits of the churches? Have you ever heard Marx's grim argument presented with its full force? With fairness to that argument? We ourselves have *never* experienced that.

To have stated Marx's case boldly and fairly to him would have raised so much doubt in the minds of parishioners that the job of being a preacher would be jeopardized. The preachers say that they follow Moses. But if Marx contradicts Moses, then Marx must be answered. But here is the rub — how refute Marx's argument against Moses? If Marx cannot be answered, then (so it seems) the best thing to do is to be silent about Marx's case. The situation is especially serious in the case of many of the social gospellers. They agree with Marx in matters of ethics. They say that the freedom that Moses proclaimed, and which the capitalists claim today, is a disguised form of selfishness, a hidden

exploitation of the weak by the strong. Indeed they indicate that the trick consists in demanding *liberty,* which is a claim that is only good for the strong. But it is calamitous for the weak. That is why the strong demand liberty.

It will be remembered that Marx added that, because the Hebrew-Christian religion in his day supported the demands for liberty, therefore it was an "opiate of the people." It was especially an opiate because it told the weak to submit to the strong. In Marx's estimation the Christian religion was accursed because it teaches principles which give free play to selfishness; the Ten Commandments are evil because they do not protect the weak from the strong, when the strong pursue their own interests. And so the preachers who in reality follow Marx rather than Moses no longer teach freedom and the Ten Commandments.

It seems almost unbelievable that the unbridgeable chasm between the Hebrew-Christian religion and Marxian socialism is not generally realized. It seems inexcusable that, assuming that the irreconcilable difference is realized, it is not openly debated in the churches so that the respective merits of Moses versus Marx may be clearly established.

In material to follow in Progressive Calvinism we aim to make our position unqualifiedly clear. We are followers of Moses; not of Marx. We aim to answer Marx. In doing so, we shall merely present arguments long ago developed by great economists as Carl Menger, Eugen von Böhm-Bawerk and Ludwig von Mises.

The answers of these men have always agreed with the *true* spirit of Calvinism, although Calvinists themselves have been wholly unable to answer Marx.

Confusing Finiteness With The Effects Of Sin

Sin is clearly defined in Scripture. The consequences of sin are equally clearly outlined. Those consequences are unpleasant, make people unhappy, and justify the description of the world as it exists, as it is affected by men, as being thoroughly evil.

Scripture, however, describes the original world as uncorrupted by man's sins, as very good. This cannot sensibly mean that the

natural laws of the original world were good and then became bad by man's sins. The *natural* laws of the world today are unchanged from the original.

Scripture repeatedly, emphatically and joyously describes the *natural* world as being "good." Everywhere in Scripture the *proof* of God's goodness is taken to be evidenced by the spectacular excellence of the natural world. "The earth is the Lord's and the fullness thereof" (Psalm 24:1).

What is wrong with the world is what man has done to his fellow men, and in a minor degree to the natural world. The wretchedness of life is the consequence of man's sin and folly. (Basically sin and folly are identical.)

(1) The fact of the goodness of the natural world and (2) the fact of the inescapable evil consequences of sin together do not explain *all* of man's circumstances and all of his "troubles."

Fact number (3) which must be taken into account is man's *finiteness.* A man becomes hungry. Is it an evidence of sin? Not at all. His being hungry is the effect of his being a physical finite human being. If he does not have the wherewithal to satisfy his hunger, that, it seems to us, is not *necessarily* because of some sin on his part. He may have been imprudent, unwilling to work, neglectful of scarce articles needed to satisfy hunger; he may be an outcast of society because of his conduct—all these sins may have contributed to his being unable to satisfy his hunger. But *satisfying hunger* is something quite different from *hunger* itself. That human beings become hungry is part of the original creation of the world.

Scripture does not teach the absurdity that *human wants* are the result of sin. It teaches the wholly different doctrine that human *wants* are established by the nature of creation. If that were not true, Adam and Eve would not have eaten the forbidden fruit. The narrative of what happened in the Garden of Eden assumes our first ancestors were at least *hungry* before they fell from their original state of rectitude.

The existence of *wants,* therefore, is quite independent of the sinfulness or sinlessness of men.

That is important for a correct view of economics. Economics deals with the *wants* of men and how men endeavor to satisfy those wants. That does not mean that economics deals with man's sins only. The view, which it seems to us that all men should accept unless they wish deliberately to be naive, is that many human wants are amoral—that is, neither moral nor immoral. The morality or the immorality results from how the want is endeavored to be satisfied; not the want itself.

Consider the most sensitive field of conduct—the relation of the sexes. A man has a *want* for a mate, a female; a woman has a *want* for a mate, a male. Is there any evil or virtue in that want itself? None, in our opinion. The want is genuinely amoral. If we would have any doubt about that, it would not be that the want is immoral, but that it is highly moral. Solomon wrote: "Whoso findeth a wife findeth a good thing, *and obtaineth favor from Jehovah*" (Proverbs 18:22). If finding a wife results in obtaining "favor from Jehovah," there cannot really be anything intrinsically wrong in *wanting* something—wishing to have what one does not have—namely, in this case, a mate.

The evil in the sex field must come not from the want, but from *how* the want is endeavored to be satisfied. It is here where the Law of God places a stricture. In a sense the stricture is very restrictive, and in a sense it is very tolerant. Scripture teaches that a man can have a mate (1) if he obtains her without violence, of her own free consent; and (2) if he accepts her permanently, that is, until death parts them (with an exception according to some interpretations, for adultery *only;* according to others, *never*). The want itself is not sinful; the want is mere *finiteness.* The satisfaction of the want is not sinful *unless it violates what Scripture prohibits.*

There is the statement of Christ in the New Testament, "Ye have heard that it was said, Thou shalt not commit adultery, but I say unto you, that every one that looketh on a woman to lust after her hath committed adultery with her already in his heart" (Matthew 5:27-28). That statement *can* be interpreted to mean not merely that the satisfaction of the want by desiring to have a woman *out of wedlock* is sinful, but further that wanting her *in wedlock* is sinful, or even more absurdly, that the wanting of a

mate at all is sinful. Christ can mean, we believe, only the first case mentioned — a desire to possess a woman outside of wedlock *without responsibility* for her and her children by a union with her. *That* we are sure is the implied and undeniable *assumption* underlying the condemnation of "lusting after her."

It is not possible for our finite minds to imagine a world in which we are not finite. The fact that we are finite means that we have unsatisfied wishes, that is we have wants. Should it be expressed this way: Thank God for all our wants, because it is so pleasant to have them satisfied, and if we did not have wants there would be no occasion for growth physically, mentally and spiritually.

If there were no *wants,* none of us would have any incentive to do anything. Our wants spur us to action. It is wonderful to have wants, to be finite.

We ask: how can wants be satisfied without considering ourself, that is, how can wants be satisfied unless men are motivated by selfishness! If a man wants a wife, does he want her for anybody but himself? Is that sinful selfishness?

A Woman Who Is Satisfied Is As Good As Dead

A woman who is satisfied is dead, or might just as well be dead.

Women, as all married men know, are *never* satisfied, They always want more.

Not for nothing do women live on the average six years longer than men. Men wear themselves out satisfying their insatiable wives. Then they die relatively early, and the well-cared for widow lives on for several years.

Should men, then, consider the insatiability of their wives to be an affliction. Basically, no. Imagine a wife absolutely satisfied — she does not want new clothes, a new house, a new automobile, another trip — nothing. Assume that she has absolutely *everything* that she wants. What would she be like?

A human being? A cow? A toad? A bird? A fish? A tree? A weed?

She would be less than any of these. She would be, if completely satisfied, a warm stone — no motion, no speech, no action — completely inert. A woman completely satisfied is not worth having. Imagine sitting at a table with her; if satisfied, she would not eat or drink; Why not? Because she was already perfectly satisfied. Or imagine trying to take her to a musical program where the music will be marvelous, the hall beautiful, the crowd stimulating. But your "wife" will be there only by your carrying her there. She was already "satisfied"; she would not have moved on her own initiative; the music, the hall, the crowd — all failed to affect her. What is she? A satisfied woman!

Imagine everything a woman now does in order to obtain satisfaction. And then imagine the monstrous thing she would be if she *wanted nothing*. A stone carried in from the field would be a less repulsive thing to have around than a fully-satisfied woman.

It may be a cross to bear to be married to a dissatisfied woman, but life would not be worth living with a perfectly satisfied woman. Let all men be thankful for the insatiability of women.

Undoubtedly women would find men equally uninteresting if the men were perfectly satisfied — wanted nothing. The women might prefer a stone from the field in the house to a *satisfied* man.

Obviously, the matter is simple; we all have wants. *This* life, on *this* earth, in *this* kind of world, is a life which is rich because we are stimulated by our wants. It is the fulfilling of those wants — spiritual, intellectual, material — which make life worth living.

> Go thy way, eat thy bread with joy and drink thy wine with a merry heart; for God hath already accepted thy works: Let thy garments be always white; and let not thy head lack oil. Live joyfully with the wife whom thou lovest all the days of the life of vanity, which he hath given thee under the sun, all the days of thy vanity:

for that is thy portion in life, and thy labor wherein thou laborest under the sun. (Ecclesiastes 9:7-9.)

If the quotation means anything, it means that *wants* are not sinful.

Economics concerns itself with the relative suitability of the various means to satisfy wants. It does not judge the wants. It judges merely whether the means are suitable to the end at all, and what the relative cost is to attain the ends.

Clearly, economics and ethics overlap. *Ethics, too, is concerned with means to satisfy wants.* Is it possible that what is good economics is bad ethics, or vice versa? The answer is *No.* Economics, and far-sighted judgment, and the principles of morality are all identical.

The questions every person should address to himself are these:

1. Is it selfishness to have wants?

2. Is it selfishness to wish to satisfy wants?

3. Is it selfishness to satisfy wants economically, with farsighted judgment, according to principles of morality?

4. Is it selfishness to satisfy *our own* wants?

5. Are we obligated to satisfy the wants of all others equally with our own wants?

6. Are we obligated to satisfy the wants of all others ahead of our wants?

In future issues we shall consider these questions in greater detail.

Personally, a man should wish to have a thoroughly unsatisfied wife. A man should not want something as inert as a stone in his house. He should wish all other men equally good fortune.

(Note: If the cost of a new hat bought by your wife troubles you occasionally, imagine how unproud you would be of your mate if she were so satisfied *(dead)* that she did not care in the least about her appearance. You would be so ashamed of her, that you would never take her out.)

Elementary Selfishness Is Necessary As An Incentive

Sexual jealousy is a manifestation of selfishness. All men are jealous in this field; all women are jealous. A man wishes to possess his wife for himself; a woman wishes to possess her husband for herself.

A mental double standard generally prevails; a man may not wish to restrict himself to his wife, but he demands that she restrict herself to him. Women view matters the same way.

This double standard acted upon or merely mental will not "work." It will not give maximum happiness. It is internally "inconsistent."

Either the relation of the sexes must be restricted according to the Biblical rule, or it will (if it is to be consistent) be wholly unrestricted, that is, promiscuous.

The latter will not be successful. No significant society has ever been constructed on the basis of promiscuity. It may assuredly be declared that none ever will be.

Men will not support a prostitute as liberally as a wife. They may be willing to pay a prostitute a fee or give her a gift, but the fee or gift frees them (in their estimation) of any further obligation. Support a prostitute in a good house, with good furniture, with good food — through the whole of life, when she has become old and less attractive — men just do not think that way!

Being a genuine prostitute is about as difficult and unsatisfactory a way of obtaining comfort and wealth as exists for a woman. We have never read of a prostitute who died wealthy. Some people become wealthy at the expense of a number of prostitutes, but the individual prostitute who continues to be that indefinitely and never "settles down" and marries, lives in the poorer neighborhoods, seldom owns a house or houses, or farms, or bonds or stocks.

Women in the United States are reported to own more stocks and bonds than men do. Those women are daughters, wives and widows. Prostitutes almost certainly do not have their "share" of such holdings.

A man, in short, will not happily support a woman whom he does not believe to be his *sole* possession. In regard to a mate a man in genuinely *selfish*. He does not want a mate for some other man to share. Women understand men thoroughly in this regard. The smarter they are, the better they conform.

But there is another manifestation of selfishness on the part of both men and women which throws further light on the error of considering *selfishness* to be a sin or evil.

Men will not support the children of other men. Men are also in this regard *selfish*. They will support only children which they believe to be their own. Of course, as Motley wrote in his *The Rise of the Dutch Republic,* not even an emperor (Charles V) can assuredly know whether a child whom he believes to be a descendant is really a descendant. The woman's knowledge on that subject *can* be far more conclusive than the man's as the mother of Don Juan stridently declared. A man will not work hard to pass wealth to children whom he suspects or knows are another's. The whole process of accumulating capital requires the institution of monogamy (or at least of marriage). Men will not scrimp and save and slave except for themselves, their individually possessed wives, and their *own* children. Selfish, of course,

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but human nature. In fact, nobody except consistent socialists dare attack this obvious and flagrant but meritorious selfishness.

Women are no better. Women are much more protective of their children than of their men. No woman is happy that the children of a husband's mistress inherit equally with her own. Obviously, this is selfishness, too, but is inescapable human nature.

In other words, morality in all its aspects is inextricably tied up with *selfishness.* Selfishness is a power for good in society and for the maintenance of order and of prosperity.

Any doctrine of *love,* taught in the churches, to obliterate the selfishness to which we have referred (selfishness in regard to wives, children and possessions) will always be ridiculously ineffective and unrealistic.

★ ★ ★

Property Precedes Charity. "But if nothing is mine, then is there not only no justice, but no possibility of benevolence." P. E. Dove, *The Theory of Human Progression.* (Quoted from *The Freeman,* April 1957, page 59.)

★ ★ ★

"Organized labor still has special privileges and legal immunities that even kings and governments lost years ago." (Roscoe Pound, the famous lawyer; quoted in *American Opinion,* February 1958, page 32.)

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